

**SNAPSHOT of HOME Program Performance--As of 03/31/09**  
**Local Participating Jurisdictions with Rental Production Activities**



Participating Jurisdiction (PJ): St. Joseph

State: MO

PJ's Total HOME Allocation Received: \$7,444,911

PJ's Size Grouping\*: C

PJ Since (FY): 1994

| Category   | PJ                  | State Average       | State Rank                 | Nat'l Average               | Nat'l Ranking (Percentile):** |                             |         |
|--|---------------------|---------------------|----------------------------|-----------------------------|-------------------------------|-----------------------------|---------|
|  |                     |                     |                            |                             | Group                         | C                           | Overall |
| <b>Program Progress:</b>   |                     |                     | PJs in State: <div>7</div> |                             |                               |                             |         |
| % of Funds Committed   | <div>94.95 %</div>  | <div>92.22 %</div>  | <div>3</div>               | <div>91.92 %</div>          | <div>74</div>                 | <div>77</div>               |         |
| % of Funds Disbursed   | <div>83.35 %</div>  | <div>86.08 %</div>  | <div>6</div>               | <div>82.65 %</div>          | <div>41</div>                 | <div>42</div>               |         |
| Leveraging Ratio for Rental Activities                           | <div>5.28</div>     | <div>4</div>        | <div>1</div>               | <div>4.67</div>             | <div>100</div>                | <div>100</div>              |         |
| % of Completed Rental Disbursements to All Rental Commitments*** | <div>100.00 %</div> | <div>97.56 %</div>  | <div>1</div>               | <div>81.09 %</div>          | <div>100</div>                | <div>100</div>              |         |
| % of Completed CHDO Disbursements to All CHDO Reservations***    | <div>61.07 %</div>  | <div>78.50 %</div>  | <div>5</div>               | <div>68.72 %</div>          | <div>34</div>                 | <div>32</div>               |         |
| <b>Low-Income Benefit:</b>                                       |                     |                     |                            |                             |                               |                             |         |
| % of 0-50% AMI Renters to All Renters                            | <div>79.42 %</div>  | <div>69.86 %</div>  | <div>1</div>               | <div>79.93 %</div>          | <div>34</div>                 | <div>34</div>               |         |
| % of 0-30% AMI Renters to All Renters***                         | <div>22.22 %</div>  | <div>33.13 %</div>  | <div>5</div>               | <div>44.94 %</div>          | <div>17</div>                 | <div>13</div>               |         |
| <b>Lease-Up:</b>   |                     |                     |                            |                             |                               |                             |         |
| % of Occupied Rental Units to All Completed Rental Units***      | <div>98.35 %</div>  | <div>97.97 %</div>  | <div>3</div>               | <div>94.87 %</div>          | <div>44</div>                 | <div>46</div>               |         |
| <b>Overall Ranking:</b>  |                     |                     | In State:                  | <div>3</div> / <div>7</div> | Nationally:                   | <div>52</div> <div>48</div> |         |
| <b>HOME Cost Per Unit and Number of Completed Units:</b>         |                     |                     |                            |                             |                               |                             |         |
| Rental Unit  | <div>\$11,621</div> | <div>\$24,983</div> |                            | <div>\$25,717</div>         | <div>243</div> Units          | <div>75.20 %</div>          |         |
| Homebuyer Unit   | <div>\$34,374</div> | <div>\$12,245</div> |                            | <div>\$14,669</div>         | <div>76</div> Units           | <div>23.50 %</div>          |         |
| Homeowner-Rehab Unit   | <div>\$65,608</div> | <div>\$11,517</div> |                            | <div>\$20,391</div>         | <div>4</div> Units            | <div>1.20 %</div>           |         |
| TBRA Unit  | <div>\$0</div>      | <div>\$3,232</div>  |                            | <div>\$3,201</div>          | <div>0</div> Units            | <div>0.00 %</div>           |         |

\* - A = PJ's Annual Allocation is greater than or equal to \$3.5 million (55 PJs)

B = PJ's Annual Allocation is less than \$3.5 million and greater than or equal to \$1 million (202 PJs)

C = PJ's Annual Allocation is less than \$1 million (293 PJs)

\*\* - E.g., a percentile rank of 70 means that the performance exceeds that of 70% of PJs.

\*\*\*- This category is double-weighted in compiling both the State Overall Ranking and the National Overall Ranking of each PJ.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

## Program and Beneficiary Characteristics for Completed Units

Participating Jurisdiction (PJ): St. Joseph MO

**Total Development Costs:**  
(average reported cost per unit in  
HOME-assisted projects)

|                    | Rental    | Homebuyer | Homeowner |
|--------------------|-----------|-----------|-----------|
| <b>PJ:</b>         | \$68,772  | \$57,013  | \$65,608  |
| <b>State:*</b>     | \$126,542 | \$79,825  | \$15,563  |
| <b>National:**</b> | \$91,120  | \$73,223  | \$23,149  |

**CHDO Operating Expenses:**  
(% of allocation)

**PJ:** 0.0 %  
**National Avg:** 1.1 %

**R.S. Means Cost Index:** 0.95

|  | Rental<br>%  | Homebuyer<br>%   | Homeowner<br>%   | TBRA<br>%   |  | Rental<br>%  | Homebuyer<br>%   | Homeowner<br>%   | TBRA<br>%   |
|--|--|--|--|---|--|--|--|--|---|
| <b>RACE:</b>                             |  |  |  |   | <b>HOUSEHOLD TYPE:</b>   |  |  |  |   |
| White:                                   | <span style="border: 1px solid black; padding: 2px;">92.1</span> | <span style="border: 1px solid black; padding: 2px;">74.3</span> | <span style="border: 1px solid black; padding: 2px;">75.0</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span> | Single/Non-Elderly:  | <span style="border: 1px solid black; padding: 2px;">10.5</span> | <span style="border: 1px solid black; padding: 2px;">27.0</span>             | <span style="border: 1px solid black; padding: 2px;">50.0</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| Black/African American:                  | <span style="border: 1px solid black; padding: 2px;">6.3</span>  | <span style="border: 1px solid black; padding: 2px;">13.5</span> | <span style="border: 1px solid black; padding: 2px;">25.0</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span> | Elderly:   | <span style="border: 1px solid black; padding: 2px;">86.2</span> | <span style="border: 1px solid black; padding: 2px;">4.1</span>              | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| Asian:                                   | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">1.4</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> | Related/Single Parent:   | <span style="border: 1px solid black; padding: 2px;">2.9</span>  | <span style="border: 1px solid black; padding: 2px;">35.1</span>             | <span style="border: 1px solid black; padding: 2px;">50.0</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| American Indian/Alaska Native:           | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> | Related/Two Parent:  | <span style="border: 1px solid black; padding: 2px;">0.4</span>  | <span style="border: 1px solid black; padding: 2px;">31.1</span>             | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| Native Hawaiian/Pacific Islander:        | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> | Other:   | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">2.7</span>              | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| American Indian/Alaska Native and White: | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |  |  |  |  |   |
| Asian and White:                         | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |  |  |  |  |   |
| Black/African American and White:        | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">2.7</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |  |  |  |  |   |
| American Indian/Alaska Native and Black: | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |  |  |  |  |   |
| Other Multi Racial:                      | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">1.4</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |  |  |  |  |   |
| Asian/Pacific Islander:                  | <span style="border: 1px solid black; padding: 2px;">1.3</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |  |  |  |  |   |
| <b>ETHNICITY:</b>                        |  |  |  |   |  |  |  |  |   |
| Hispanic                                 | <span style="border: 1px solid black; padding: 2px;">0.4</span>  | <span style="border: 1px solid black; padding: 2px;">6.8</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |  |  |  |  |   |
| <b>HOUSEHOLD SIZE:</b>                   |  |  |  |   | <b>SUPPLEMENTAL RENTAL ASSISTANCE:</b>                               |  |  |  |   |
| 1 Person:                                | <span style="border: 1px solid black; padding: 2px;">81.2</span> | <span style="border: 1px solid black; padding: 2px;">16.2</span> | <span style="border: 1px solid black; padding: 2px;">50.0</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span> | Section 8:   | <span style="border: 1px solid black; padding: 2px;">17.6</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span> <sup>#</sup> |  |   |
| 2 Persons:                               | <span style="border: 1px solid black; padding: 2px;">15.5</span> | <span style="border: 1px solid black; padding: 2px;">20.3</span> | <span style="border: 1px solid black; padding: 2px;">25.0</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span> | HOME TBRA:   | <span style="border: 1px solid black; padding: 2px;">0.0</span>  |  |  |   |
| 3 Persons:                               | <span style="border: 1px solid black; padding: 2px;">0.8</span>  | <span style="border: 1px solid black; padding: 2px;">24.3</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> | Other:   | <span style="border: 1px solid black; padding: 2px;">6.7</span>  |  |  |   |
| 4 Persons:                               | <span style="border: 1px solid black; padding: 2px;">2.1</span>  | <span style="border: 1px solid black; padding: 2px;">25.7</span> | <span style="border: 1px solid black; padding: 2px;">25.0</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span> | No Assistance:   | <span style="border: 1px solid black; padding: 2px;">75.7</span> |  |  |   |
| 5 Persons:                               | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">6.8</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |  |  |  |  |   |
| 6 Persons:                               | <span style="border: 1px solid black; padding: 2px;">0.4</span>  | <span style="border: 1px solid black; padding: 2px;">2.7</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |  |  |  |  |   |
| 7 Persons:                               | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">2.7</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |  |  |  |  |   |
| 8 or more Persons:                       | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">1.4</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |  |  |  |  |   |
|  |  |  |  |   | <b># of Section 504 Compliant Units / Completed Units Since 2001</b> |  | <span style="border: 1px solid black; padding: 2px;">37</span>               |  |   |

\* The State average includes all local and the State PJs within that state

\*\* The National average includes all local and State PJs, and Insular Areas

# Section 8 vouchers can be used for First-Time Homebuyer Downpayment Assistance.



**HOME PROGRAM  
SNAPSHOT WORKSHEET - RED FLAG INDICATORS**  
Local Participating Jurisdictions with Rental Production Activities

Participating Jurisdiction (PJ): St. Joseph State: MO Group Rank: 52  
(Percentile)  
State Rank: 3 / 7 PJs Overall Rank: 48  
(Percentile)  
Summary: 0 / Of the 5 Indicators are Red Flags

| FACTOR                              | DESCRIPTION   | THRESHOLD* | PJ RESULTS   | RED FLAG |
|-------------------------------------|---|------------|--------------|----------|
| 4                                   | % OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS | < 71.84%   | <b>100</b>   |          |
| 5                                   | % OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS    | < 47.80%   | <b>61.07</b> |          |
| 6                                   | % OF RENTERS BELOW 50% OF AREA MEDIAN INCOME                  | < 70%**    | <b>79.42</b> |          |
| 8                                   | % OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS                | < 90.38%   | <b>98.35</b> |          |
| "ALLOCATION-YEARS" NOT DISBURSED*** |   | > 3.360    | <b>2.72</b>  |          |

\* This Threshold indicates approximately the lowest 20% of the PJs

\*\* This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

\*\*\* Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

HOME Program Performance SNAPSHOT

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